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12 Attorneys for Defendant  
 13 BANK OF AMERICA, N.A.

14 **UNITED STATES DISTRICT COURT**

15 **FOR THE NORTHERN DISTRICT OF CALIFORNIA**

16 JAMES N. FAZIO, an individual,  
 17 Plaintiff,

18 v.

19 EXPERIAN INFORMATION SOLUTIONS,  
 20 INC.; TRANS UNION L.L.C.; EQUIFAX  
 INFORMATION SERVICES, L.L.C.; BANK  
 21 OF AMERICA, N.A. AS SUCCESSOR BY  
 MERGER TO BAC HOME LOANS  
 22 SERVICING, LP;

23 Defendants.

Case No. CV12-00497-CRB

**JOINT STIPULATION EXTENDING  
 DEFENDANTS' TIME TO RESPOND TO  
 FIRST AMENDED COMPLAINT AND  
 [PROPOSED] ORDER**

The Honorable Charles R. Breyer

Complaint Filed: January 31, 2012  
 Trial Date: Not Assigned

BRYAN CAVE LLP  
 560 MISSION STREET, 25<sup>TH</sup> FLOOR  
 SAN FRANCISCO, CA 94105

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**STIPULATION**

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2 Defendant Bank of America, N.A. (“Defendant”), and Plaintiff James Fazio (“Plaintiff”),  
3 by and through their counsel of record, hereby stipulate and agree as follows:

4 1. Plaintiff filed a First Amended Complaint for Violations of Fair Credit Reporting  
5 Act (15 U.S.C. 1681) (“FAC”) on July 11, 2012.

6 2. Defendant was served with the FAC electronically on the same day, thereby setting  
7 the deadline to respond at July 30, 2012.

8 3. The parties have renewed discussions of settlement possibilities as an alternative to  
9 further litigation.

10 4. The parties have previously agreed that instead of responding to the FAC on July  
11 30, 2012, Defendant’s time to file and serve a response to the Complaint was extended 30 days to  
12 August 29, 2012.

13 4. The parties additionally agreed that Defendant’s time to file and serve a response to  
14 the First Amended Complaint was extended 61 days to October 29, 2012.

15 5. The Parties have made significant progress in their settlement discussions and hope  
16 to resolve this matter in the near future.

17 6. In order to continue the current settlement discussions, reduce cost of litigation for  
18 both parties, and potentially unburden the Court’s docket, the parties have agreed to stipulate to an  
19 additional extension of time for Defendant to respond to the FAC. Thus, instead of responding to  
20 the FAC on October 29, 2012, the parties agree that Defendant’s time to file and serve a response  
21 to the Complaint is extended 60 days to December 28, 2012.

22 7. The stipulation will not result in prejudice to any party and its impact on judicial  
23 proceedings is not expected to be significant.

24 8. Nothing in this stipulation shall constitute a waiver of any arguments or defenses  
25 that Defendant or Plaintiff may wish to assert in their pleadings, all of which are expressly  
26 reserved.

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IT IS SO STIPULATED.

Dated: October 29, 2012

STEBURG LAW FIRM

By: /s/ Anita Steburg  
Anita Steburg  
Attorney for Plaintiff  
JAMES N. FAZIO

Dated: October 29, 2012

BRYAN CAVE LLP  
C. Scott Green  
Bahareh Mostajelean  
Gerald S. Richelson

By: /s/ Gerald S. Richelson  
Gerald S. Richelson  
Attorneys for Defendant  
BANK OF AMERICA, N.A.

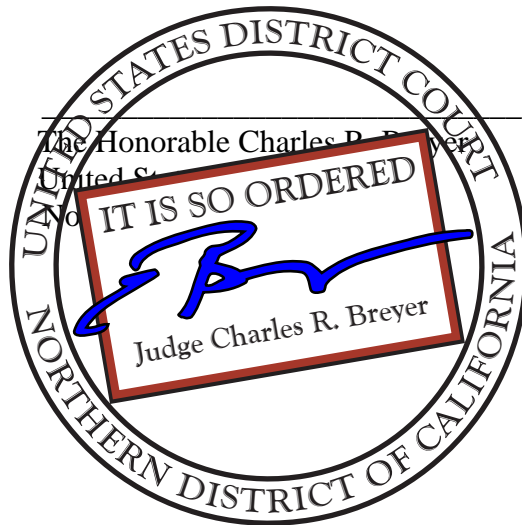
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**[PROPOSED] ORDER**

Having reviewed the stipulation of Plaintiff JAMES N. FAZIO and Defendant BANK OF AMERICA, N.A. and good cause appearing, the deadline for Defendant to respond to Plaintiff's First Amended Complaint is extended 6 days from October 29, 2012 to December 28, 2012.

PURSUANT TO STIPULATION, IT IS SO ORDERED.

Dated: Oct. 31, 2012



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